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TIMOTHY C HUNT
3122 CORRAL TRAIL
GAINESVILLE, GA 30506

December 02, 2019

Name: Timothy C Hunt
Incident Number: 11312520-02
Policy Number: FLK-0980122
Policy Name: Northside Hospital, Inc.
Underwriting Company: Life Insurance Co of North America

Dear Timothy Hunt:

This letter is regarding your Long Term Disability claim. As you were advised in our letter dated November 14, 2019 your claim has been closed.

Please be advised that on November 19, 2019 and November 22, 2019 we received medical records dated June 10, 2019 and August 8, 2019 from Northside Hospital Forsyth and a Physical Ability Assessment Form from Dr Traxler.

This information was reviewed and does not change our prior decision.

Based on the additional information received, the new medical does not change the prior claim decision. You complained of right hip and knee pain with difficulty walking. X-rays of the knee showed mild to moderate tricompartmental osteoarthritic changes. X-rays of the hip showed severe osteoarthritic changes of the right femoroacetabular joint with near complete joint space loss, severe eburnation/subchondral cysts, mild deformity/collapse of the right femoral head. Based on physical exam, there is no evidence of compartment syndrome, fractures, dislocations or underlying vascular compromise. Although we have determined that you are functionally limited, the supported restrictions and limitations would not preclude you from performing the duties of your own occupation.

Your claim remains closed and no further action will be taken on your claim at this time.

Please refer to our letter dated November 14, 2019 for details of the basis of the adverse determination as well as any next steps available to you. If you would like to appeal the adverse determination of your claim, that letter includes instructions on how to appeal, time limits for requesting an appeal, as well as what information may be useful for review.



December 02, 2019

Page 2

Please contact our office at 888.842.4462 should you have any questions.

Sincerely,

Pamela

Pamela
Group Claims Analyst

Enclosure(s)